IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/414,731 Confirmation No.: 3780

Filed : October 8, 1999 Applicant : Ganesan, et al.

Title: Electronic Billing with Flexible Biller Controlled

Electronic Bill Presentment

Electronic Bill Presentmen

Art Unit : 3692

Examiner : Jennifer L. Liversedge

Atty Docket No. : 23952-0022 Customer No. : 72386

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith

Pursuant to 37 C.F.R. § 1.97(c), this information is being submitted before the mailing date of any of a final action under 37 C.F.R. § 1.113, a notice of allowance under 37 C.F.R. § 1.311, or an action that otherwise closes prosecution in the application, and is accompanied by the fee set forth in 37 C.F.R. § 1.17(p). Thus, the Commissioner is authorized to charge the \$180.00 fee, and any additional fees, or credit any overpayment, to Deposit Account No. 19-5029.

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Information Disclosure Statement

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Respectfully submitted,

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